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18. (NEW) A method, comprising:
replacing cash with an electronic card storing information representing an amount of money equal to cash, the card having characteristics of cash to accommodate identityless monetary transactions with sellers.

19. (NEW) The method of claim 18, wherein the identityless monetary transactions with the sellers involve transferring the stored information from the electronic card to the sellers.

20. (NEW) A method of performing a cashless transaction with sellers, comprising:
on an electronic medium, storing, as electronic money, information representing an amount of money and financial institution information associated with the electronic money, wherein a holder of the medium performs identityless cashless transactions using the electronic money with any one of the sellers communicating with a financial institution.

21. (NEW) A cashless transaction method, comprising:
storing in a non-settled account of a financial institution an amount of money responsive to an amount of money withdrawn from accounts of the financial institution, as electronic money, in form of information representing the amount of money; and
settling funds between accounts of the seller and the non-settled account responsive to monetary transactions between the seller and holders of an electronic medium storing the electronic money, wherein the holder of the electronic money perform identityless cashless transactions with the sellers.

22. (NEW) A cashless transaction method, comprising:
storing in a point of sale terminal, as electronic money, information representing amounts of money responsive to identityless cashless monetary transactions with buyers and information of a financial institution associated with the electronic money, wherein a seller receives from the financial institution an amount of money responsive to the electronic money.

23. (NEW) A method of performing a cashless transaction with sellers, comprising:
storing on an electronic medium, as electronic money, information representing an
amount of money; and
a holder of the electronic medium, performing with any one of the sellers an
identityless monetary transaction with the electronic money.

24. (NEW) The method according to claim 23, wherein the information representing
the electronic money includes information of a financial institution associated with the amount
of money and the method of performing the cashless transaction further comprises,
the financial institution transferring from an account of the holder of the medium to a
non-settled account of the financial institution an amount of money responsive to the electronic
money on the medium; and
transferring from the non-settled account of the financial institution to an account of the
seller an amount of money responsive to the monetary transaction.

25. (NEW) A cashless electronic monetary transaction method, comprising:
transferring to an electronic medium through a transfer terminal monetary information
from a financial institution representing an amount of money available to a holder of the
medium and requested by the holder; and
transferring an amount of money responsive to the amount transferred to the medium to
a non-settled account of the financial institution.

26. (NEW) A cashless electronic monetary transaction method, comprising:
transferring to an electronic medium through a transfer terminal monetary information
from a financial institution representing an amount of money available to a holder of the
medium and requested by the holder;
transferring an amount of money responsive to the amount transferred to the medium to
a non-settled account of the financial institution;

performing a monetary transaction with the holder using the medium through a point of sale terminal of a seller and changing the monetary information on the medium responsive to the monetary transaction without identifying the holder; and

posting the change to the monetary information to a sales tallying file in the point of sale terminal and to the non-settled account of the financial institution responsive to the changing.

27. (NEW) The method according to claim 26, wherein the point of sale terminal receives from the medium bank information of the monetary information.

28. (NEW) The method of claim 26, wherein the sales tallying file identifies financial institutions and stores monetary information corresponding to each financial institution.

29. (NEW) A cashless electronic monetary transaction method, comprising:
transferring to an electronic medium through a transfer terminal monetary information from a first financial institution representing an amount of money available to a holder of the medium and requested by the holder;

transferring an amount of money responsive to the amount transferred to the medium to a non-settled account of the first financial institution;

performing a monetary transaction with the holder through a point of sale terminal of a seller;

changing the monetary information on the medium responsive to the monetary transaction without identifying the holder;

posting the change to the monetary information to a sales tallying file in the point of sale terminal identifying financial institutions and storing monetary information corresponding to each financial institution; and

settling an account of the seller by transferring to the account of the seller from the non-settled account of the first financial institution an amount of money responsive to the

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monetary information stored in the sales tallying file corresponding to the first financial institution.

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30. (NEW) The method according to claim 29, wherein the settling is performed by a central clearing device coupled to financial institutions.


31. (NEW) The method according to claim 29, wherein the settling further comprises exchanging billing information with a second financial institution corresponding to the monetary information stored in the sales tallying file.

REMARKS

New claims 18-30 are added providing recitation of the present invention. Support for the foregoing new claims is found in the specification. More particularly, pages 33-45 of the specification. Therefore, allowance of new claims 18-30 is respectfully requested.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Respectfully submitted,
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